

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

MIKOLE RIVERA

Debtor(s)

Case No. 19-17263-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/19/2019.
- 2) The plan was confirmed on 06/11/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/11/2024.
- 6) Number of months from filing or conversion to last payment: 55.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,277.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$36,131.00
Less amount refunded to debtor	\$1,458.30

NET RECEIPTS: **\$34,672.70**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,018.72
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,518.72**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASHLEY FUNDING SVCS	Unsecured	NA	5.20	5.20	0.00	0.00
ASHLEY FUNDING SVCS	Unsecured	NA	32.28	32.28	0.00	0.00
ASHLEY FUNDING SVCS	Unsecured	NA	22.12	22.12	0.00	0.00
ASHLEY FUNDING SVCS	Unsecured	NA	14.35	14.35	0.00	0.00
CAPITAL ONE	Unsecured	445.00	NA	NA	0.00	0.00
CITY OF PHILA	Secured	NA	9,737.16	9,737.16	7,288.97	0.00
CITY OF PHILADELPHIA	Unsecured	853.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS SERVICES	Unsecured	495.00	NA	NA	0.00	0.00
DEPT OF ED/582/NELNET	Unsecured	20,953.00	NA	NA	0.00	0.00
DSNB BLOOMINGDALES	Unsecured	1,430.00	NA	NA	0.00	0.00
ECMC	Unsecured	NA	85,218.78	85,218.78	0.00	0.00
ERC/ENHANCED RECOVERY CORP	Unsecured	642.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	4,590.83	215.93	215.93	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	4,374.90	4,374.90	0.00	0.00
KML LAW GROUP	Unsecured	NA	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	454.07	454.07	0.00	0.00
NAVIENT	Unsecured	77,568.00	NA	NA	0.00	0.00
PECO ENERGY	Unsecured	255.00	NA	NA	0.00	0.00
PGW	Unsecured	12,045.00	NA	NA	0.00	0.00
PHILADELPHIA PARKING AUTHORITY	Unsecured	NA	2,469.00	2,469.00	0.00	0.00
PHILADELPHIA PARKING AUTHORITY	Unsecured	853.00	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE CO	Unsecured	14,309.00	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE CORP	Secured	NA	14,590.45	3,296.40	2,481.71	0.00
STHRN MGMT	Unsecured	649.00	NA	NA	0.00	0.00
U.S. DEPARTMENT OF HUD	Secured	NA	5,120.00	5,120.00	0.00	0.00
US BANK NATIONAL ASSOCIATION (T	Secured	NA	75,940.56	22,803.00	17,167.37	0.00
VERIZON	Unsecured	2,365.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$27,923.00	\$17,167.37	\$0.00
Debt Secured by Vehicle	\$3,296.40	\$2,481.71	\$0.00
All Other Secured	\$9,737.16	\$7,288.97	\$0.00
TOTAL SECURED:	\$40,956.56	\$26,938.05	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$215.93	\$215.93	\$0.00
TOTAL PRIORITY:	\$215.93	\$215.93	\$0.00
GENERAL UNSECURED PAYMENTS:	\$92,590.70	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$7,518.72</u>
Disbursements to Creditors	<u>\$27,153.98</u>
TOTAL DISBURSEMENTS :	<u>\$34,672.70</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/30/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.